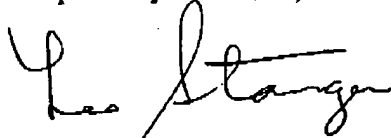


Claims 54 to 66 are believed to be distinct and non-obvious from any of the references, alone or in combination by virtue of the same reasons as the parent claims 15, 21, and 41 as set forth in the previous amendment. These claims are believed further to be distinct and non-obvious from any of the references by virtue of the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit in claims 54, 55, and 56; the step of entering includes specifying that the modifying of data in a payor account is a debit in claims 57, 58, and 59; the step of modifying the data associated with the payor account includes the account being a default account in claim 60; identifying the payor with a PIN number, in claim 61; entering includes entering an identifier that identifies the payor electromagnetically using a sensor responsive to electromagnetic radiation, in claim 62; said electromagnetic sensing uses a bar code reader, in claim 63; the step of entering data includes reading magnetic signals with a sensor responsive to magnetic signals, in claim 64; the step of entering a data includes reading magnetic signals from a smart card, in claim 65; and entering data includes reading a credit or debit card, in claim 66.

Respectfully submitted,



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